

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$46 administrative fee: Total fee \$1046)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

United States Bankruptcy Court
District of Nevada

In re **Sylvia Jean Mason**

Debtor(s)

Case No. **12-19302-BAM**Chapter **7**

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Sylvia Jean Mason

Printed Name(s) of Debtor(s)

X **/s/ Sylvia Jean Mason**

Signature of Debtor

August 24, 2012

Date

Case No. (if known) **12-19302-BAM**

X

Signature of Joint Debtor (if any)

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
District of Nevada

In re **Sylvia Jean Mason**,
 Debtor

Case No. **12-19302-BAM**Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	317,500.00		
B - Personal Property	Yes	4	11,198.72		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2		578,277.70	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		83,303.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,470.12
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,236.00
Total Number of Sheets of ALL Schedules		22			
Total Assets			328,698.72		
Total Liabilities				661,580.70	

United States Bankruptcy Court
District of Nevada

In re Sylvia Jean Mason,
Debtor

Case No. 12-19302-BAM

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	38,633.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	38,633.00

State the following:

Average Income (from Schedule I, Line 16)	2,470.12
Average Expenses (from Schedule J, Line 18)	3,236.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,328.17

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		260,777.70
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		83,303.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		344,080.70

B6A (Official Form 6A) (12/07)

In re **Sylvia Jean Mason**Case No. **12-19302-BAM**

Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Principal residence located at 2725 Beachside Ct, Las Vegas NV 89117-0683. Used diligence valuator to determine fair market value.	Fee simple	-	244,000.00	Unknown
Rental property located at 6353 Hwy 51 N., Millington, TN 38053. Used diligence valuator to determine fair market value.		-	73,500.00	134,680.70

Sub-Total > **317,500.00** (Total of this page)

Total > **317,500.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

Debtor

Best Case Bankruptcy

B6B (Official Form 6B) (12/07) - Cont.

In re **Sylvia Jean Mason**Case No. **12-19302-BAM**

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Wells Fargo Savings Account No. xxx4546 Wells Fargo Bank, NA P.O. Box 6995 Portland, OR 97228	-	25.00
		*** Joint account with Jessica Gasper***		
		Wells Fargo Business Checking Account No. xxx5844 Wells Fargo Bank, NA P.O. Box 6995 Portland, OR 97228	-	3.56
		*** Joint account with Jessica Gasper***		
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Bedroom sets, Dining set, Living room set, Refrigerator, Washer, Dryer, Computer, TV sets, fax machine Location: 2725 Beachside Ct, Las Vegas NV 89117-0683	-	1,200.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Wall pictures Location: 2725 Beachside Ct, Las Vegas NV 89117-0683	-	100.00
6. Wearing apparel.		Everyday clothing Location: 2725 Beachside Ct, Las Vegas NV 89117-0683	-	500.00
7. Furs and jewelry.		Custom jewelry Location: 2725 Beachside Ct, Las Vegas NV 89117-0683	-	50.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

Sub-Total > **1,878.56**
(Total of this page)

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Sylvia Jean Mason**Case No. **12-19302-BAM**

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		Jerome Gasper Whereabouts Unknown ***Child Support arrearages***	-	541.50
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		2012 income tax refund, if any	-	Unknown
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

Sub-Total > **541.50**
(Total of this page)

Sheet **2** of **3** continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Sylvia Jean Mason**Case No. **12-19302-BAM**

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Lexus LS430 130,000 miles in fair condition. Used NADAGUIDES.com to determine fair market value. Location: 2725 Beachside Ct, Las Vegas NV 89117-0683	-	7,500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		1 dog Location: 2725 Beachside Ct, Las Vegas NV 89117-0683	-	0.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >	7,500.00
(Total of this page)	
Total >	11,198.72

Sheet **3** of **3** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/10)

In re Sylvia Jean MasonCase No. 12-19302-BAM

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds

\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Wells Fargo Checking Account No. xxx4546 Wells Fargo Bank, NA P.O. Box 6995 Portland, OR 97228	Nev. Rev. Stat. § 21.090(1)(z)	62.91	62.91
*** Joint account with Jessica Gasper***			
Bank of America Checking Account No. xxx5005 Bank of America Savings Account No. xxx5937 Bank of America, NA P.O. Box 25118 Tampa, FL 33622	Nev. Rev. Stat. § 21.090(1)(z)	22.44	22.44
*** Joint account with Jessica Gasper***			
*** Joint account with Jessica Gasper***			
Chase Checking Account No. xxx8144 JPMorgan Chase Bank, NA P.O. Box 659754 San Antonio, TX 78265	Nev. Rev. Stat. § 21.090(1)(g) 75% of weekly wages Nev. Rev. Stat. § 21.090(1)(z)	362.50 803.57	1,166.07
*** Joint account with Jessica Gasper***			
Trustmark National Bank Checking Account No. xxx5361 Trustmark National Bank P.O. Box 291 Jackson, MS 39205	Nev. Rev. Stat. § 21.090(1)(z)	4.33	14.00
*** Joint account with Edith Jordan***			
Household Goods and Furnishings			
Bedroom sets, Dining set, Living room set, Refrigerator, Washer, Dryer, Computer, TV sets, fax machine Location: 2725 Beachside Ct, Las Vegas NV 89117-0683	Nev. Rev. Stat. § 21.090(1)(b)	1,200.00	1,200.00
Books, Pictures and Other Art Objects; Collectibles			
Wall pictures Location: 2725 Beachside Ct, Las Vegas NV 89117-0683	Nev. Rev. Stat. § 21.090(1)(a)	100.00	100.00
Wearing Apparel			
Everyday clothing Location: 2725 Beachside Ct, Las Vegas NV 89117-0683	Nev. Rev. Stat. § 21.090(1)(b)	500.00	500.00

B6C (Official Form 6C) (4/10) -- Cont.

In re **Sylvia Jean Mason**Case No. **12-19302-BAM**

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Furs and Jewelry</u>			
Custom jewelry	Nev. Rev. Stat. § 21.090(1)(a)	50.00	50.00
Location: 2725 Beachside Ct, Las Vegas NV 89117-0683			
<u>Alimony, Maintenance, Support, and Property Settlements</u>			
Jerome Gasper	Nev. Rev. Stat. § 21.090(1)(s)	541.50	541.50
Whereabouts Unknown			
Child Support arrearages			
<u>Other Liquidated Debts Owing Debtor Including Tax Refund</u>			
2012 income tax refund, if any	Nev. Rev. Stat. § 21.090(1)(aa)	0.00	Unknown
	Nev. Rev. Stat. § 21.090(1)(z)	106.75	
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
2004 Lexus LS430 130,000 miles in fair condition. Used NADAGUIDES.com to determine fair market value.	Nev. Rev. Stat. § 21.090(1)(f)	7,500.00	7,500.00
Location: 2725 Beachside Ct, Las Vegas NV 89117-0683			
<u>Animals</u>			
1 dog	Nev. Rev. Stat. § 21.090(1)(z)	0.00	0.00
Location: 2725 Beachside Ct, Las Vegas NV 89117-0683			

B6D (Official Form 6D) (12/07)

In re **Sylvia Jean Mason**Case No. **12-19302-BAM**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T O R	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxx2655			Opened 12/12/06 Last Active 2/22/12 Purchase Money Security Principal residence located at 2725 Beachside Ct, Las Vegas NV 89117-0683. Used diligence valuator to determine fair market value.				419,597.00	175,597.00
Bank Of America, N.A. 450 American St Simi Valley, CA 93065		-						
			Value \$ 244,000.00					
Account No. xxxxx5497			Opened 7/24/06 Last Active 6/29/11 Purchase Money Security Rental property located at 6353 Hwy 51 N., Millington, TN 38053. Used diligence valuator to determine fair market value.				52,072.70	52,072.70
Bank Of America, N.A. 450 American St Simi Valley, CA 93065		-						
			Value \$ 73,500.00					
Account No. xxxxxxxxx2628			Opened 8/26/05 Last Active 6/01/12 Purchase Money Security Rental property located at 6353 Hwy 51 N., Millington, TN 38053. Used diligence valuator to determine fair market value.				82,608.00	9,108.00
Chase 10790 Rancho Bernardo Rd San Diego, CA 92127		-						
			Value \$ 73,500.00					
Account No. UNKNOWN			Opened: Unknown Last Active: Unknown Statutory Lien Principal residence located at 2725 Beachside Ct, Las Vegas NV 89117-0683. Used diligence valuator to determine fair market value.				Unknown	Unknown
City of Las Vegas Sewerr Services Dept of Finance & Business Services Los Angeles, CA 90074		-						
			Value \$ 244,000.00					
Subtotal							554,277.70	236,777.70
(Total of this page)								

1 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Sylvia Jean Mason**Case No. **12-19302-BAM**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxx6866			Opened 12/12/06 Last Active 6/01/09					
Green Tree Servicing L 332 Minnesota St Ste 610 Saint Paul, MN 55101		-	Home Equity Loan Principal residence located at 2725 Beachside Ct, Las Vegas NV 89117-0683. Used diligence valuator to determine fair market value.					
			Value \$ 244,000.00				24,000.00	24,000.00
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)							24,000.00	24,000.00
Total (Report on Summary of Schedules)							578,277.70	260,777.70

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Sylvia Jean Mason**Case No. **12-19302-BAM**

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6F (Official Form 6F) (12/07)

In re **Sylvia Jean Mason**Case No. **12-19302-BAM**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
Account No. -xxxxxx4681 Acs/Slam 501 Bleecker St Utica, NY 13501		-	Opened 4/19/06 Last Active 6/01/12 Educational				8,536.00
Account No. xxxxx0501 Allied Collection Se 3080 S. Durango Road, Suite 208 Las Vegas, NV 89117		-	Opened 10/01/06 Last Active 3/01/06 GovernmentSecuredDirectLoan Desert Radiolog				509.00
Account No. xxxxx3101 Allied Collection Serv 3080 S Durango Dr Ste 20 Las Vegas, NV 89117		-	Opened 9/25/09 Last Active 7/01/09 Collection Pueblo Medical Imagi				255.00
Account No. -xxxxxxxxxxxx6783 Amex Po Box 297871 Fort Lauderdale, FL 33329		-	Opened 1/14/85 Last Active 11/01/08 ChargeAccount				22,689.00
Subtotal (Total of this page)							31,989.00

6 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Sylvia Jean Mason**Case No. **12-19302-BAM**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. A-09-600921-C						
J.P. Morgan P.O. Box 183164 Columbus, OH 43218			Representing: Amex			Notice Only
Account No. A-09-600921-C						
Justice Court Las Vegas Township 200 Lewis Ave #2 Las Vegas, NV 89155			Representing: Amex			Notice Only
Account No. A-09-600921-C						
Las Vegas Constable 302 E. Carson Ave 5th Floor Las Vegas, NV 89101			Representing: Amex			Notice Only
Account No. A-09-600921-C						
Westley Villanueva, ESQ 1771 E. Flamingo Road Suite 112A Las Vegas, NV 89119			Representing: Amex			Notice Only
Account No. xxxxxxxxxxxx6858						
Bank Of America Po Box 982238 El Paso, TX 79998			Opened 5/23/03 Last Active 10/30/10 ChargeAccount			7,579.00
Sheet no. <u>1</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						7,579.00
Subtotal (Total of this page)						7,579.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Sylvia Jean Mason**Case No. **12-19302-BAM**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxx6654 Bank Of America Po Box 982238 El Paso, TX 79998	-	Opened 2/25/08 Last Active 7/01/11 ChargeAccount				1,340.00
Account No. xxxxxxxxxxxx0241 Bk Of Amer Po Box 982238 El Paso, TX 79998	-	Opened 5/23/03 Last Active 10/08/08 CreditCard				0.00
Account No. xxxx9021 Cavalry Portfolio Serv 7 Skyline Dr Ste 3 Hawthorne, NY 10532	-	Opened 3/28/08 Last Active 12/01/05 Collection Sprint Pcs				537.00
Account No. xxxxxxxx0122 Chase Po Box 15298 Wilmington, DE 19850	-	Opened 11/06/00 Last Active 1/07/08 Charge Account				0.00
Account No. xxxxx3996 Credit Bureau Central Po Box 29299 Las Vegas, NV 89126	-	Opened 10/31/06 Last Active 12/01/05 Collection Gubler Randy L Dpm				360.00
Sheet no. <u>2</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						2,237.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Sylvia Jean Mason**Case No. **12-19302-BAM**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. Unknown						
Dell Financial Services P.O. Box 6403 Carol Stream, IL 60197	-					Unknown
Account No. xxxxx7032						
Grant & Weber 26575 West Agoura Road Calabasas, CA 91302	-					93.00
Account No. xxxxxxxxx0820						
Macys/Fdsb 9111 Duke Blvd Mason, OH 45040	-					Unknown
Account No. xxxx8715						
Medicredit Corporation 1801 California Ave Corona, CA 92881	-					116.00
Account No. xxxxxxxxx4640						
Memphis Lg 220 S Main St Memphis, TN 38101	-					518.00
Sheet no. 3 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						727.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Sylvia Jean Mason**Case No. **12-19302-BAM**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx9181 Pinnacle Financial Gro 7825 Washington Ave S St Minneapolis, MN 55439	-	Opened 10/18/11 Last Active 6/01/06 Collection T-Mobile				825.00
Account No. xxxxxxxxxx5899 Quantum Collections 3224 Civic Center Dr North Las Vegas, NV 89030	-	Opened 11/12/08 Last Active 7/01/08 Collection Desert Orthopaedic C				1,738.00
Account No. xxxxxxxxxxxxxxxxxxxx0727 Sallie Mae Po Box 9500 Wilkes Barre, PA 18773	-	Opened 7/27/05 Last Active 4/01/10 Educational				30,097.00
Account No. xxxxx7082 Sears/Cbna Po Box 6189 Sioux Falls, SD 57117	-	Opened 3/21/01 Last Active 11/26/04 ChargeAccount				0.00
Account No. xxxxxxxxxxxxx2842 Sequoia Financial Svcs 500 N Brand Blvd Glendale, CA 91203	-	Opened 7/28/09 Last Active: Unknown Collection Cedars-Sinai Medical				1,496.00
Sheet no. 4 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 34,156.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Sylvia Jean Mason**Case No. **12-19302-BAM**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C					
Account No. xxxxxx0801		-	Opened 8/16/02 Last Active 3/01/03 Credit card purchases				0.00
Silver State Schools C 4221 S Mcleod Dr Las Vegas, NV 89121							
Account No. xxxxxxxxxxxx5199		-	Opened 2/25/03 Last Active 2/05/10 ChargeAccount				4,109.00
Thd/Cbna Po Box 6497 Sioux Falls, SD 57117							
Account No. Unknown		-	Opened: Unknown Last Active: Unknown Credit card purchases				Unknown
The Home Depot Credit Services P.O. Box 689100 Des Moines, IA 50368							
Account No. xxxxxx4682		-	Opened 3/06/96 Last Active 8/01/04 Educational				0.00
Us Dept Of Education Po Box 5609 Greenville, TX 75403							
Account No. xxxxxxxxxxxxxxxx5826		-	Opened 3/29/06 Last Active 11/01/11 ChargeAccount				2,506.00
Webbank/Dfs 1 Dell Way Round Rock, TX 78682							
Sheet no. <u>5</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							6,615.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Sylvia Jean Mason**Case No. **12-19302-BAM**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxx9940						
Wf/Efs Po Box 13667 Sacramento, CA 95853	-	Opened 4/19/06 Last Active 6/01/06 Educational				0.00
Account No. xxxx5345						
Wf/Efs Po Box 13667 Sacramento, CA 95853	-	Opened 5/30/06 Last Active: Unknown Educational				0.00
Account No. xxxxxxxxxxx5257						
Wfnnb/Lane Bryant Po Box 182789 Columbus, OH 43218	-	Opened 2/04/03 Last Active 6/10/03 ChargeAccount				0.00
Account No.						
Account No.						
Sheet no. 6 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						0.00
Subtotal (Total of this page)						0.00
Total (Report on Summary of Schedules)						83,303.00

B6G (Official Form 6G) (12/07)

In re **Sylvia Jean Mason**Case No. **12-19302-BAM**

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

B6H (Official Form 6H) (12/07)

In re **Sylvia Jean Mason**Case No. **12-19302-BAM**

Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

continuation sheets attached to Schedule of Codebtors

B6I (Official Form 6I) (12/07)

In re **Sylvia Jean Mason**Case No. **12-19302-BAM**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Single	RELATIONSHIP(S): None.	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation	Marketing	
Name of Employer	Diamond Resorts International	
How long employed	5 months	
Address of Employer	10600 W. Charleston Blvd. Las Vegas, NV 89135	

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ 1,477.67	\$ N/A
2. Estimate monthly overtime	\$ 0.00	\$ N/A
3. SUBTOTAL	\$ 1,477.67	\$ N/A
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 205.05	\$ N/A
b. Insurance	\$ 0.00	\$ N/A
c. Union dues	\$ 0.00	\$ N/A
d. Other (Specify): _____	\$ 0.00	\$ N/A
	\$ 0.00	\$ N/A
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 205.05	\$ N/A
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 1,272.62	\$ N/A
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ 0.00	\$ N/A
8. Income from real property	\$ 0.00	\$ N/A
9. Interest and dividends	\$ 0.00	\$ N/A
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ 541.50	\$ N/A
11. Social security or government assistance (Specify): Social Security	\$ 656.00	\$ N/A
	\$ 0.00	\$ N/A
12. Pension or retirement income	\$ 0.00	\$ N/A
13. Other monthly income (Specify): _____	\$ 0.00	\$ N/A
	\$ 0.00	\$ N/A
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 1,197.50	\$ N/A
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 2,470.12	\$ N/A
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ 2,470.12	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)

In re **Sylvia Jean Mason**Case No. **12-19302-BAM**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,113.00
a. Are real estate taxes included? Yes <u>X</u> No <u> </u>		
b. Is property insurance included? Yes <u>X</u> No <u> </u>		
2. Utilities:		
a. Electricity and heating fuel	\$	255.00
b. Water and sewer	\$	68.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$	503.00
3. Home maintenance (repairs and upkeep)	\$	75.00
4. Food	\$	500.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	40.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	143.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	189.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,236.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	2,470.12
b. Average monthly expenses from Line 18 above	\$	3,236.00
c. Monthly net income (a. minus b.)	\$	-765.88

B6J (Official Form 6J) (12/07)

In re **Sylvia Jean Mason**Case No. **12-19302-BAM**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**Detailed Expense Attachment****Other Utility Expenditures:**

Internet, Cable & Telephone	\$	200.00
HOA	\$	133.00
Cellphone	\$	170.00
Total Other Utility Expenditures	\$	503.00

Other Expenditures:

Personal Upkeep ***Haircuts & Personal Hygiene***	\$	75.00
Household Goods ***Non-Grocery Items***	\$	75.00
Home Warranty on primary residence	\$	39.00
Total Other Expenditures	\$	189.00

B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court
District of Nevada**

In re **Sylvia Jean Mason**

Debtor(s)

Case No. **12-19302-BAM**

Chapter **7**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **24** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **August 24, 2012**

Signature **/s/ Sylvia Jean Mason**

Sylvia Jean Mason

Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.